

**LIFE INSURANCE COVERAGES AVAILABLE FOR NASA EMPLOYEES OFFERED
THROUGH THE NASA EMPLOYEES BENEFIT ASSOCIATION (NEBA)**

	Basic Life Insurance	Optional Life - Group Variable Universal Life (GVUL)	Dependent Life Insurance	Accidental Death & Dismemberment (AD&D)
PRODUCT OVERVIEW	Pure life insurance protection that is designed to meet short-term life insurance needs.	Flexible life insurance that allows you to pay different levels of premium into your certificate over time to best meet your insurance and other financial needs.	Term life coverage for your spouse and/or child(ren). Coverage cannot exceed 50% of Employee Basic Life amount.	Provides a benefit in the event of a fatal accident or an accident that results in a serious injury to you.
WHEN CAN I ENROLL?	Enroll during the special enrollment period from November 13 to December 14, 2007			
COVERAGE CHOICES	1 times your base annual salary not to exceed \$100,000. You must enroll in Basic Life in order to enroll in Optional and Dependent Life	1/2 to 8 times your base annual salary (in half multiples) not to exceed \$2,000,000. You must be enrolled in Basic Life in order to enroll in Optional Life.	Spouse Coverage - increments of \$10,000, \$15,000, \$20,000, \$25,000 or \$50,000 not to exceed 50% of employee Basic Life coverage. Child(ren) Coverage – \$10,000 of coverage. You must be enrolled in Basic Life in order to enroll in Dependent Life.	2 times your base annual salary, not to exceed \$200,000. Coverage is automatic when you enroll in Basic Life coverage.
WHO PAYS?	Members pay for this benefit through payroll deduction.			
COST	To determine coverage costs, visit MyBenefits and select the product you are interested in pricing. Begin the enrollment process by selecting coverage amounts. The monthly costs will automatically populate. NOTE: You can use this feature without enrolling.			
UNDERWRITING REQUIREMENTS*	Must complete 5 medical questions to enroll for coverage.	Must complete a Statement of Health to enroll or increase your coverage.	Spouse - Must complete 5 medical questions to enroll or increase coverage up to \$25,000. Full Statement of Health is required for coverage over \$25,000. Child - No evidence of insurability is required.	No evidence of insurability is required.
INVESTMENT FEATURES	Not Available	GVUL offers you the ability to contribute extra premium into a tax-advantaged investment feature.	Not Available	
PORTABILITY AT TERMINATION	Coverage can be continued under the portability option. You also have the option to convert to an individual whole life policy.	Coverage can be continued under the portability option.	Coverage can be continued under the portability option. You also have the option to convert to an individual whole life policy.	Coverage can be continued under the portability option.
ONLINE	<u>www.metlife.com/mybenefits</u> Current Participants: Click “Life Insurance – Group Term Life or Group Variable Universal Life” located in Current Account Activity. Non-participants: Click “Life Insurance – Group Term Life or Group Variable Universal Life” located in Your Product and Service Options.			
PHONE	1-866-492-6983, M-F, 8am-11pmET	1-800-756-0124, M-F, 7am-7pmCT	1-866-492-6983, M-F, 8am-11pm ET	
ONSITE INFORMATION	To help you enroll and learn more about the coverage options available to NASA employees, a representative from MetLife will be on-site for your Benefit Fair. Please stop by the NEBA table for information.			

*Issuance of coverage subject to approval by Metropolitan Life Insurance Company.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling 1-800- 685-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Variable products issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), New York, NY 10166. Metropolitan Life Insurance Company, MetLife Investors Distribution Company, and MetLife Securities, Inc. are affiliates. Policy Form No. 30037 and in New York Policy Form No. 3003731.

Metropolitan Life Insurance Company, NY